

Annual Report

Department of
Justice and
Consumer Affairs

Superintendent of
Insurance

2008-2009

Rapport annuel

Ministère de la
Justice et
Consommation

Assurances

2008-2009 Annual Report

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December 2, 2009

The Honorable Michael Murphy, Q.C.
Minister of Justice and Consumer Affairs
Province of New Brunswick

Dear Minister:

I am pleased to submit the Seventy-second Annual Report of the Superintendent of Insurance for the insurance companies' business year 2008 and for the Superintendent's fiscal year ending March 31, 2009.

Total premiums for all classes of insurance, paid by policyholders in the business year 2008 were \$1,673,370,034, an increase of 3% from the previous year. Total claims and benefits paid to consumers were \$1,123,721,000 which represents 67.15% of premiums paid.

With premiums of \$798,328,034 on property and casualty business, losses paid in 2008 were \$532,059,000 or a loss ratio of 66.65% as compared to 64% in 2007. Automobile insurance loss ratio in 2008 was 53.47%, compared to 51.96% in 2007.

In relation to auto insurance, risk placed with the Facility Association (market of last resort) decreased. Premiums to the Facility Association in 2008 were \$25,662,344, a decrease of 9.8% from 2007.

In 2008, insurance on the person (life and health) gross premium volume increased to \$778,684,000, an increase of 5.88% over 2007. Claims and benefits paid (not including annuities) were \$441,874,000, which is 56.75% of premiums paid.

On revenue, premium taxes are collected from premium income on the basis of 2% for life companies and 3% for other than life companies. Premium income is determined by gross premiums less dividends paid and/or returned premiums. The amount received for 2008-2009 was \$39,085,756.91. The Fire Marshal's Tax, levied on all fire premiums collected by insurers during 2008-2009, was \$1,970,513.24. The rate is 1% of premiums and is collected on behalf of the Department of Public Safety. In addition, the Branch collected \$21,921,929 from automobile insurers on behalf of the Department of Health. This initiative reflects the recovery of health care costs due to motor vehicle accidents.

Expenses of the Branch for 2008-2009 were \$840,467.10. This amount, pursuant to section 94 of the *Insurance Act*, is assessed against insurers. The amount is collected in the following fiscal year.

License revenue from intermediaries (agents/brokers/adjusters/appraisers) totaled \$510,559.

There were 258 insurance companies licensed during 2008.

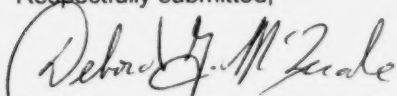
The intermediaries licensed during the fiscal year were as follows:

License Type	2008-2009	2007-2008
Life Insurance Agents/Brokers	2139	2,053
Other Than Life Agents/Brokers	1401	1,430
Non-Resident Brokers	1377	1,267
Accident & Sickness Agents	130	161
Travel Agents	160	153
Special Insurance Brokers	10	9
Damage Appraisers	65	61
Adjusters	<u>654</u>	<u>602</u>
Total	5,936	5,736

Total number of licenses produced	6,306	5,955
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(Note: Includes intermediaries holding more than one license and license transfers)

Respectfully submitted,



Deborah J. McQuade, FCMA, CA
Superintendent of Insurance

Le 2 décembre 2009

M. Michael Murphy, c. r.
Ministre de la Justice et de la Consommation
Gouvernement du Nouveau-Brunswick

Monsieur le Ministre,

J'ai l'honneur de vous soumettre le soixante-douzième rapport du Bureau du surintendant des assurances pour l'année financière du surintendant, qui se termine le 31 mars 2009, et pour l'exercice 2008 des compagnies d'assurance.

Pour toutes les catégories, les assurés ont versé des primes totalisant 1 673 370 034 \$ au cours de l'exercice 2008, soit une augmentation de 3 % par rapport à l'exercice précédent. Les décaissements pour sinistres et les dividendes versés aux assurés se sont chiffrés à 1 123 721 000 \$, ce qui représente 67,15 % des primes.

Les primes d'assurance de biens et contre les risques divers se sont chiffrées à 798 328 034 \$ et les pertes remboursées se sont élevées à 532 059 000 \$ en 2008, ce qui représente un ratio sinistres/primes de 66,65 %, comparativement à 64 % en 2007. Le ratio sinistres/primes de l'assurance-automobile était de 53,47 % en 2008, comparativement à 51,96 % en 2007.

En ce qui concerne l'assurance automobile, le nombre de dossiers à risque assumés par la Facility Association (marché de dernier recours) a diminué. Les primes versées à la Facility Association se sont chiffrées à 25 662 344 \$ en 2008, ce qui représente une diminution de 9,8 % par rapport à 2007.

Durant l'année 2008, le volume des assurances de personnes (vie et maladie) a augmenté à 778 684 000 \$, ce qui représente une hausse de 5,88 % par rapport à 2007. Les décaissements pour sinistres et les dividendes versés aux assurés (sans compter les rentes) se sont chiffrés à 441 874 000 \$, soit 56,75 % des primes versées.

La taxe sur les revenus en primes d'assurance équivaut à 2 % du montant des primes payées aux compagnies d'assurance-vie et à 3 % des primes versées aux autres compagnies d'assurance. Cette taxe est prélevée sur la prime brute déduction faite des dividendes en espèces ou portées au crédit ainsi que des primes remboursées. En 2008-2009, les sommes provenant de cette taxe se sont chiffrées à 39 085 756,91 \$. La taxe du prévôt des incendies, prélevée sur toutes les primes d'assurance contre l'incendie perçues par les assureurs au cours de l'exercice 2008-2009, a rapporté 1 970 513,24 \$. Le taux d'imposition correspond à 1 % des primes et la perception est faite pour le compte du ministère de la Sécurité publique. De plus, la Direction des assurances a perçu 21 921 929 \$ auprès des assureurs automobile pour le compte du ministère de la Santé. C'est ainsi que le ministère peut recouvrer une partie des frais médicaux imputables aux accidents d'automobiles.

Les dépenses de la Direction s'élèvent à 840 467,10 \$ pour 2008-2009. Conformément à l'article 94 de la *Loi sur les assurances*, cette somme est répartie entre les assureurs et perçue au cours de l'exercice financier suivant.

Les recettes provenant des licences pour les intermédiaires (agents, courtiers, experts en sinistre et experts-estimateurs) ont totalisé 510 559 \$.

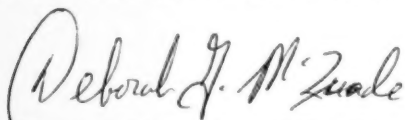
En 2008, 258 compagnies d'assurance étaient titulaires d'une licence.

Les professionnels de l'assurance qui étaient titulaires d'une licence au cours de l'année se répartissaient comme suit :

Genre de licence	2008-2009	2007-2008
Agents/courtiers d'assurance-vie	2 139	2 053
Agents/courtiers autres qu'assurance-vie	1 401	1 430
Courtiers non résidents	1 377	1 267
Agents d'assurance-accidents et maladie	130	161
Agents d'assurance-voyage	160	153
Courtiers d'assurance spéciaux	10	9
Estimateurs de dommages	65	61
Experts en sinistres	<u>654</u>	<u>602</u>
Total	5 936	5 736
 Total des licences délivrées (Incluant intermédiaires ayant plus d'une licence et transferts de licence)	 6 306	 5 955

Je vous prie d'agréer, Monsieur le Ministre, l'expression de mes sentiments les meilleurs.

La surintendante des assurances,



Deborah J. McQuade, FCMA, CA

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New Companies / Nouvelles Compagnies

January 1, 2008 - December 31, 2008

1 janvier 2008 - 31 décembre 2008

Name of Company

Chief Representative

Noms des compagnies

Représentant principal

AXIS Reinsurance Company (Canadian Branch)

Scanzano, Darin Michael
HSBC Building
70 York Street, Suite 1010
Toronto ON
M5J 1S9

Cardif Assurance Vie

Scime, Mark S.J.
36 York Mills Road
Suite 500
Toronto ON
M2P 2E9

Cardif-Assurances Risques Divers

Scime, Mark S.J.
36 York Mills Road
Suite 500
Toronto ON
M2P 2E9

Healthcare Insurance Reciprocal of Canada

Flattery, Peter A.
4711 Yonge Street
Suite 1600
Toronto ON
M2N 6K8

Triton Insurance Company

Anderson, Henryka
355 Wellington Street
Suite 1
London ON
N6A 3N7

Change of Name - Insurers / Assureurs qui ont changé de statut

January 1, 2008 - December 31, 2008

1 janvier 2008 - 31 décembre 2008

AIG Commercial Insurance Company of Canada

Commerce and Industry Insurance Company of Canada

Changed Name to / Changé à:

AIG Commercial Insurance Company of Canada

Date/date 7/7/2008

Westport Insurance Corporation

Employers Reinsurance Corporation

Changed Name to / Changé à:

Westport Insurance Corporation

Date/date 1/1/2008

Companies That Have Ceased Operations in New Brunswick
Compagnies qui ont cessé d'exercer des opérations d'assurance au Nouveau Brunswick

January 1, 2008 - December 31, 2008

1 janvier 2008 - 31 décembre 2008

Name of Company <i>Noms des compagnies</i>	Ceased cessé le
AIG Assurance Canada	10/21/2008
AXA Corporate Solutions Assurance	3/31/2008
Innovative Insurance Corporation	9/23/2008
Liberty Mutual Fire Insurance Company	1/8/2008
Life Investors Insurance Company of America	9/19/2008
London and Midland General Insurance Company	8/1/2008
Pennsylvania Life Insurance Company	5/31/2008
Triad Guaranty Insurance Corporation Canada	5/31/2008

Mergers and Amalgamations / Assureurs qui ont fusionné

January 1, 2008 - December 31, 2008

1 janvier 2008 - 31 décembre 2008

BMO Life Assurance Company / BMO Société d'assurance-vie

amalgamated with / fusionné avec:

AIG Assurance Canada

Continuing Company / maintenant le nom de:

BMO Life Assurance Company / BMO Société d'assurance-vie

As of Date/ De date 10/1/2008

Insurance Company Deposits Held by the Province of New Brunswick
Dépôts des compagnies d'assurance détenus par la Province
du Nouveau-Brunswick

March 31, 2009/31 Mars 2009

AIG Life Insurance Company of Canada <i>La Compagnie d'Assurance-Vie AIG du Canada</i>	\$ 50,000
Assomption Compagnie Mutuelle d'Assurance-vie <i>Assumption Mutual Life Insurance Company</i>	\$ 50,000
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie <i>National Bank Life Insurance Company</i>	\$ 50,000
AXA Assurance Inc. <i>AXA Insurance Inc.</i>	\$ 50,000
CAA Insurance Company (Ontario)	\$ 50,000
Canadian Farm Insurance Corp.	\$ 50,000
Canassurance compagnie d'assurances générales inc. <i>Canassurance General Insurance Company Inc.</i>	\$ 50,000
Canassurance compagnie d'assurance-vie inc. <i>Canassurance Life Insurance Company</i>	\$ 50,000
Coachman Insurance Company	\$ 50,000
Desjardins Sécurité financière compagnie d'assurance vie <i>Desjardins Financial Security Life Assurance Company</i>	\$ 50,000
First Canadian Insurance Corporation	\$ 50,000
Innovative Insurance Corporation	\$ 50,000
Insurance Company of Prince Edward Island	\$ 50,000
Insurance Corporation of Newfoundland Limited	\$ 60,000
Kingsway General Insurance Company	\$200,000
L'Industrielle-Alliance Compagnie d'Assurance sur La Vie <i>The Industrial-Alliance Life Insurance Company</i>	\$ 75,000
L'Excellence Compagnie d'assurance-vie	\$ 50,000

Insurance Company Deposits Held by the Province of New Brunswick
Dépôts des compagnies d'assurance détenus par la Province
du Nouveau-Brunswick

March 31, 2009/31 Mars 2009

L'Union Canadienne Compagnie d'Assurances <i>Canadian Union Insurance Company</i>	\$ 50,000
La Capitale assurances de personnes inc. <i>The Capitale Life Insurance Inc.</i>	\$ 75,000
La Compagnie d'assurance Belair inc. <i>Belair Insurance Company Inc.</i>	\$ 55,000
La Survivance compagnie mutuelle d'assurance-vie	\$ 50,000
Lawyers' Professional Indemnity Company	\$ 50,000
Medavie Inc.	\$ 20,000
Optimum Société d'Assurance inc. <i>Optimum Insurance Company Inc.</i>	\$ 50,000
Promutuel Gaspésie - les Îles, société mutuelle d'assurance générale	\$ 50,000
Promutuel Témiscouata, société mutuelle d'assurance générale	\$ 50,000
Promutuel Vie Inc.	\$ 50,000
SSQ, Société d'Assurance-Vie inc. <i>SSQ, Life Insurance Company Inc.</i>	\$100,000
Trans Global Insurance Company	\$ 50,000
Trans Global Life Insurance Company	\$ 50,000
United General Insurance Corporation	\$ 50,000

Insurers and Officers - Head Office in New Brunswick
Assureurs et officiers - Siège social au Nouveau-Brunswick

Name of Company <i>Noms des compagnies</i>	Chief Representative <i>Représentant principal</i>
Acadie Vie <i>Acadia Life</i>	Thériault, Camille H. 295 boul St-Pierre ouest CP 5554 Caraquet NB E1W 1B7
Assomption Compagnie Mutuelle d'Assurance-vie <i>Assumption Mutual Life Insurance Company</i>	Losier, Denis 770 rue Main CP 160 Moncton NB E1C 8L1
Blue Cross Life Insurance Company of Canada <i>Compagnie d'Assurance-Vie Croix Bleue du Canada</i>	Gilligan, James K. 644 Main St PO Box 220 Moncton NB E1C 8L3
Carleton Mutual Insurance Company	Dube, Diane Vera 301 Main St Suite 1 Florenceville NB E7L 3G5
Fundy Mutual Insurance Company	Wilson, James Ralph 1022 Main St Suite 1 Sussex NB E4E 2M3
Medavie Inc.	Julien, Pierre-Yves 644 Main St PO Box 220 Moncton NB E1C 8L3

Insurers and Officers - Head Office in New Brunswick
Assureurs et officiers - Siège social au Nouveau-Brunswick

Name of Company

Chief Representative

Noms des compagnies

Représentant principal

SouthEastern Mutual Insurance Company

White, Raymond W.
378 Coverdale Rd
Suite 1
Riverview NB
E1B 3J7

Stanley Mutual Insurance Company

Garwood, John
32 Irishtown Rd
Suite 1
Stanley NB
E6B 1B6

United General Insurance Corporation

Dougherty, Donald
50 Avonlea Court
Suite 1
Fredericton NB
E3C 1N8

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment
Cotisation

Name of Company	Premiums	Assessment
Noms des compagnies	Primes	Cotisation
	(\$)	(\$)

Fraternal Societies

Sociétés des secours mutuels

ACA ASSURANCE	68,000.00	87.13
ACTRA Fraternal Benefit Society	10,000.00	55.46
Knights of Columbus	3,975,000.00	2,220.47
The Grand Orange Lodge of British America Benefit Fund	82,000.00	94.77
The Independent Order of Foresters	84,000.00	95.87
The Order of United Commercial Travelers of America	18,000.00	59.83
Woman's Life Insurance Society	0.00	50.00
Totals - 2008 - 7 Fraternal Societies/Sociétés des secours mutuels	4,237,000.00	2,663.53

Life Companies

Compagnies-vie

Acadie Vie	14,566,000.00	8,003.47
ACE INA Life Insurance	2,337,000.00	1,326.07
Aetna Life Insurance Company	1,000.00	50.55
Allianz Life Insurance Company of North America	587,000.00	370.52
American Bankers Life Assurance Company of Florida	6,202,000.00	3,436.48
American Health and Life Insurance Company	1,489,000.00	863.04
American Income Life Insurance Company	3,134,000.00	1,761.26
Amex Assurance Company	11,000.00	56.01
Assomption Compagnie Mutuelle d'Assurance-vie	43,198,000.00	23,637.40
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	5,911,000.00	3,277.58
Assurant Life of Canada	2,003,000.00	1,143.70
AXA Assurances Inc.	2,384,000.00	1,351.74
AXA Equitable Life Insurance Company	0.00	50.00
Blue Cross Life Insurance Company of Canada	14,114,000.00	7,756.67
BMO Life Assurance Company	6,669,000.00	3,691.47
BMO Life Insurance Company	1,540,000.00	890.89
Canadian Premier Life Insurance Company	6,596,000.00	3,651.61
Canassurance compagnie d'assurance	1,602,102.19	924.80
Cardif Assurance Vie	0.00	50.00
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	876,000.00	528.32
CIGNA Life Insurance Company of Canada	0.00	50.00
Combined Insurance Company of America	14,352,000.00	7,886.62

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment
Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
CompCorp Life Insurance Company	0.00	50.00
Co-operators Life Insurance Company	16,000,000.00	8,786.48
CT Financial Assurance Company	96,000.00	102.42
CUMIS Life Insurance Company	7,222,000.00	3,993.43
CUNA Mutual Insurance Society	2,000.00	51.09
Desjardins Sécurité financière compagnie d'assurance vie	27,927,000.00	15,298.98
Fidelity Investments Insurance Company of Canada	0.00	50.00
First Canadian Insurance Corporation	9,530,000.00	5,253.66
Forethought Life Insurance Company	23,000.00	62.56
General American Life Insurance Company	0.00	50.00
Gerber Life Insurance Company	98,000.00	103.51
Hartford Life Insurance Company	0.00	50.00
Household Life Insurance Company	770,000.00	470.44
Industrial Alliance Pacific Insurance and Financial Services Inc.	7,164,000.00	3,961.76
Industrielle Alliance Assurance et services financiers inc./Industrial Alliance Insurance and Financial Services Inc.	25,364,000.00	13,899.50
La Capitale assurances et gestion du patrimoine inc.	659,000.00	409.83
La Survivance compagnie mutuelle d'assurance-vie	1,400,000.00	814.44
L'Entraide Assurance Mutual Company	0.00	50.00
L'Excellence Compagnie d'assurance-vie	464,000.00	303.36
Liberty Life Assurance Company of Boston	0.00	50.00
Life Insurance Company of North America	0.00	50.00
Life Investors Insurance Company of America	0.00	50.00
L'Internationale compagnie d'assurance-vie	0.00	50.00
London Life Insurance Company	35,445,000.00	19,404.03
L'Union-Vie compagnie mutuelle d'assurance	196,000.00	157.02
Manulife Canada Ltd.	1,603,000.00	925.29
Massachusetts Mutual Life Insurance Company	3,000.00	51.64
MD Life Insurance Company	2,221,000.00	1,262.73
Medavie Inc.	61,822,000.00	33,806.66
MetLife Canada / MetVie Canada	1,000.00	50.55
Metropolitan Life Insurance Company	0.00	50.00
New York Life Insurance Company	359,000.00	246.02
PennCorp Life Insurance Company	449,000.00	295.17
Primerica Life Insurance Company of Canada	1,314,000.00	767.48
Promutuel Vie Inc.	0.00	50.00
RBC Life Insurance Company	23,418,000.00	12,836.93
Reliable Life Insurance Company	1,395,000.00	811.71

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment
Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
Scotia Life Insurance Company	1,554,000.00	898.53
SSQ, Société d'Assurance-Vie inc.	1,919,000.00	1,097.83
Standard Life Assurance Limited	0.00	50.00
State Farm International Life Insurance Company Ltd.	2,349,000.00	1,332.62
Stonebridge Life Insurance Company	1,000.00	50.55
Sun Life Assurance Company of Canada	94,151,000.00	51,459.26
Sun Life Insurance (Canada) Limited	0.00	50.00
TD Life Insurance Company	320,000.00	224.73
The Canada Life Assurance Company	64,352,000.00	35,188.11
The Canada Life Insurance Company of Canada	0.00	50.00
The Empire Life Insurance Company	2,272,000.00	1,290.58
The Equitable Life Insurance Company of Canada	1,904,000.00	1,089.64
The Great-West Life Assurance Company	54,498,000.00	29,807.54
The Manufacturers Life Insurance Company	105,491,000.00	57,651.24
The Standard Life Assurance Company 2006	0.00	50.00
The Standard Life Assurance Company of Canada	7,375,000.00	4,076.97
The Wawanesa Life Insurance Company	2,609,000.00	1,474.59
Trans Global Life Insurance Company	146,000.00	129.72
Transamerica Life Canada	3,641,000.00	2,038.09
Union du Canada Assurance-Vie	118,000.00	114.43
United American Insurance Company	13,000.00	57.10
Unity Life of Canada	556,000.00	353.59
Washington National Insurance Company	0.00	50.00
Western Life Assurance Company	879,000.00	529.96
Totals - 2008 - 83 Life Companies/Compagnies-vie	696,665,102.19	384,549.97

Other than Life Companies

Compagnies autre que l'assurance vie

ACE INA Insurance	8,414,000.00	4,644.30
Affiliated FM Insurance Company	784,000.00	478.09
AIG Commercial Insurance Company of Canada	15,669,000.00	8,605.74
AIG United Guaranty Mortgage Insurance Company Canada	1,179,000.00	693.77
Allianz Global Risks US Insurance Company	2,778,000.00	1,566.87
Allstate Insurance Company	0.00	50.00
Allstate Insurance Company of Canada	26,356,000.00	14,441.16
American Bankers Insurance Company of Florida	5,913,000.00	3,278.67
American Home Assurance Company	3,786,000.00	2,117.27

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment
Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
Arch Insurance Company	107,000.00	108.43
Ascentus Insurance Ltd.	(22,000.00)	50.00
Aspen Insurance UK Limited	751,000.00	460.07
Associated Electric & Gas Insurance Services Limited	356,000.00	244.39
Atradius Credit Insurance N.V.	0.00	50.00
Aviva Insurance Company of Canada	56,146,000.00	30,707.39
Aviva International Insurance Limited	0.00	50.00
AXA General Insurance	0.00	50.00
AXA Insurance (Canada)	47,568,000.00	26,023.55
AXA Pacific Insurance Company	325,000.00	227.46
AXIS Reinsurance Company (Canadian Branch)	0.00	50.00
Berkley Insurance Company	0.00	50.00
CAA Insurance Company (Ontario)	3,485,000.00	1,952.91
Canadian Farm Insurance Corp.	73,000.00	89.86
Canadian Lawyers Insurance Association (CLIA)	932,000.00	558.90
Canadian Northern Shield Insurance Company	155,000.00	134.63
Canadian Universities Reciprocal Insurance Exchange	872,000.00	526.14
Cardif-Assurances Risques Divers	0.00	50.00
Carleton Mutual Insurance Company	1,851,000.00	1,060.70
Centennial Insurance Company	0.00	50.00
Chicago Title Insurance Company	200,000.00	159.21
Chrysler Insurance Company	137,000.00	124.81
Chubb Insurance Company of Canada	3,667,000.00	2,052.29
Coachman Insurance Company	0.00	50.00
Commonwealth Insurance Company	977,000.00	583.47
Compagnie Française d'Assurance pour le Commerce Extérieur	410,000.00	273.87
Continental Casualty Company	2,171,000.00	1,235.43
Co-operators General Insurance Company	53,778,000.00	29,414.39
COSECO Insurance Company	1,573,000.00	908.91
CUMIS General Insurance Company	3,381,000.00	1,896.13
Eagle Star Insurance Company Limited	0.00	50.00
Ecclesiastical Insurance Office Public Limited Company	2,305,000.00	1,308.60
Echelon General Insurance Company	361,000.00	247.12
Economical Mutual Insurance Company	28,511,000.00	15,617.86
Electric Insurance Company	50,000.00	77.30
Elite Insurance Company	9,828,000.00	5,416.38
Employers Insurance Company of Wausau	0.00	50.00
Euler Hermes American Credit Indemnity Company	607,000.00	381.44

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment
Cotisation

Name of Company	Premiums	Assessment
Noms des compagnies	Primes	Cotisation
	(\$)	(\$)
Everest Insurance Company of Canada	0.00	50.00
Factory Mutual Insurance Company	9,610,000.00	5,297.35
Farm Mutual Reinsurance Plan Inc.	0.00	50.00
FCT Insurance Company Ltd.	2,706,000.00	1,527.56
Federal Insurance Company	17,000.00	59.28
Federated Insurance Company of Canada	797,000.00	485.19
Federation Insurance Company of Canada	26,976,000.00	14,779.70
Fenchurch General Insurance Company	0.00	50.00
First American Title Insurance Company	280,000.00	202.89
First North American Insurance Company	37,000.00	70.20
Fundy Mutual Insurance Company	3,030,000.00	1,704.47
GCAN Insurance Company	1,961,000.00	1,120.76
Genworth Financial Mortgage Insurance Company Canada	9,646,000.00	5,317.00
Gore Mutual Insurance Company	15,000.00	58.19
Grain Insurance and Guarantee Company	1,690,000.00	972.79
Great American Insurance Company	930,000.00	557.81
Great American Insurance Company of New York	0.00	50.00
Green Shield Canada	1,515,000.00	877.24
Hartford Fire Insurance Company	207,000.00	163.03
Healthcare Insurance Reciprocal of Canada	0.00	50.00
Industrial-Alliance Pacific General Insurance Corporation	875,000.00	527.78
Intact Insurance Company	45,112,000.00	24,682.50
Jewelers Mutual Insurance Company	39,000.00	71.30
Kingsway General Insurance Company	5,554,000.00	3,082.65
La Compagnie d'assurance Belair inc.	0.00	50.00
La Compagnie d'Assurances Jevco	176,000.00	146.10
Lawyers' Professional Indemnity Company	17,000.00	59.28
Lawyers Title Insurance Corporation	0.00	50.00
Legacy General Insurance Company	1,417,000.00	823.72
Liberty Mutual Insurance Company	2,432,000.00	1,377.94
Lloyd's Underwriters	18,094,000.00	9,929.86
Lombard General Insurance Company of Canada	14,897,000.00	8,184.21
Lombard Insurance Company	45,000.00	74.57
London and Midland General Insurance Company	0.00	50.00
Lumbermens Mutual Casualty Company	0.00	50.00
Lumbermen's Underwriting Alliance	2,730,000.00	1,540.66
L'Union Canadienne Compagnie d'Assurances	0.00	50.00
L'Unique assurances générales inc.	285,000.00	205.62

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment
Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
Markel Insurance Company of Canada	6,095,000.00	3,378.05
Mitsui Sumitomo Insurance Company Limited	103,000.00	106.24
Motors Insurance Corporation	218,000.00	169.03
Munich Reinsurance America, Inc	0.00	50.00
National Liability & Fire Insurance Company	255,000.00	189.24
North American Specialty Insurance Company	0.00	50.00
Novex Insurance Company	1,257,000.00	736.36
Old Republic Insurance Company of Canada	1,663,000.00	958.05
Omega General Insurance Company	61,000.00	83.31
Optimum Société d'Assurance inc.	0.00	50.00
Pafco Insurance Company	1,646,000.00	948.77
Pembridge Insurance Company	11,652,000.00	6,412.34
Perth Insurance Company	198,000.00	158.11
PMI Mortgage Insurance Company Canada	32,000.00	67.47
Primum Insurance Company	8,715,000.00	4,808.65
Promutuel des Riverains, société mutuelle d'assurance générale	4,651,000.00	2,589.58
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	4,635,000.00	2,580.85
Protective Insurance Company	16,000.00	58.74
Quebec Assurance Company	0.00	50.00
RBC General Insurance Company	7,628,000.00	4,215.12
RBC Insurance Company of Canada	1,925,000.00	1,101.11
Royal & Sun Alliance Insurance Company of Canada	30,494,000.00	16,700.64
Safety National Casualty Corporation	11,000.00	56.01
Scotia General Insurance Company	0.00	50.00
Scottish & York Insurance Company Limited	1,131,000.00	667.56
SecuriCan General Insurance Company	223,000.00	171.76
Security Insurance Company of Hartford	0.00	50.00
Security National Insurance Company	24,771,000.00	13,575.71
Sentry Insurance a Mutual Company	10,000.00	55.46
Sompo Japan Insurance Inc.	2,000.00	51.09
SouthEastern Mutual Insurance Company	5,452,000.00	3,026.95
St. Paul Fire and Marine Insurance Company	3,115,000.00	1,750.88
Stanley Mutual Insurance Company	5,592,000.00	3,103.40
State Farm Fire and Casualty Company	14,828,000.00	8,146.53
State Farm Mutual Automobile Insurance Company	29,066,000.00	15,920.90
Stewart Title Guaranty Company	1,151,000.00	678.48
Sunderland Marine Mutual Insurance Company Limited	1,004,034.00	598.23

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment

Cotisation

Name of Company	Premiums	Assessment
Noms des compagnies	Primes	Cotisation
	(\$)	(\$)
T.H.E. Insurance Company	0.00	50.00
TD Direct Insurance Inc.	0.00	50.00
TD General Insurance Company	0.00	50.00
TD Home and Auto Insurance Company	1,380,000.00	803.52
Temple Insurance Company	3,513,000.00	1,968.20
The American Road Insurance Company	149,000.00	131.36
The Boiler Inspection and Insurance Company of Canada	946,000.00	566.54
The British Aviation Insurance Company Limited	0.00	50.00
The Dominion of Canada General Insurance Company	21,623,000.00	11,856.80
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	3,595,000.00	2,012.98
The Insurance Company of Prince Edward Island	4,638,000.00	2,582.49
The Missisquoi Insurance Company	15,000.00	58.19
The Mortgage Insurance Company of Canada	0.00	50.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	(24,000.00)	50.00
The North Waterloo Farmers Mutual Insurance Company	0.00	50.00
The Personal Insurance Company	13,820,000.00	7,596.13
The Portage la Prairie Mutual Insurance Company	8,553,000.00	4,720.19
The Sovereign General Insurance Company	3,455,000.00	1,936.53
The Wawanese Mutual Insurance Company	87,760,000.00	47,969.58
TIG Insurance Company	0.00	50.00
Tokio Marine & Nichido Fire Insurance Co. Ltd.	28,000.00	65.29
Traders General Insurance Company	14,539,000.00	7,988.73
Trafalgar Insurance Company of Canada	1,278,000.00	747.83
Trans Global Insurance Company	204,000.00	161.39
Travelers Guarantee Company of Canada	2,080,000.00	1,185.74
Trisura Guarantee Insurance Company	475,000.00	309.36
Triton Insurance Company	1,354,000.00	789.32
UAP-NewRotterdam Insurance Company N.V.	0.00	50.00
Unifund Assurance Company	13,145,000.00	7,227.56
United General Insurance Corporation	5,578,000.00	3,095.75
Utica Mutual Insurance Company	0.00	50.00
Virginia Surety Company Inc.	0.00	50.00
Waterloo Insurance Company	946,000.00	566.54
Western Assurance Company	0.00	50.00
Western Surety Company	667,000.00	414.20
Westport Insurance Corporation	669,000.00	415.29

New Brunswick Department of Justice - Insurance Branch
Nouveau-Brunswick Ministère de la Justice - Direction des assurances

Assessment
Cotisation

Name of Company	Premiums	Assessment
<i>Noms des compagnies</i>	<i>Primes</i>	<i>Cotisation</i>
	(\$)	(\$)
XL Insurance Company Limited	2,727,000.00	1,539.02
XL Reinsurance America Inc.	647,000.00	403.28
Zenith Insurance Company	3,213,000.00	1,804.39
Zurich Insurance Company Ltd	14,112,000.00	7,755.57
Totals - 2008 - 162 Other than Life Companies/Compagnies autre que l'assurance vie	815,209,034.00	453,253.55
Totals - 2008 - 252 Companies/Compagnies	1,516,111,136.19	840,467.05

Accident and Sickness Insurance

Accident et maladie

Premiums & Losses in New Brunswick - 2008

Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
Acadie Vie	2,625,000	1,001,000	38.13
ACE INA Insurance	61,000	21,000	34.43
ACE INA Life Insurance	1,492,000	304,000	20.38
Aetna Life Insurance Company	0	12,000	---
AIG Commercial Insurance Company of Canada	768,000	(261,000)	---
Allianz Global Risks US Insurance Company	375,000	98,000	26.13
Allianz Life Insurance Company of North America	179,000	17,000	9.50
American Bankers Insurance Company of Florida	2,000,000	91,000	4.55
American Bankers Life Assurance Company of Florida	2,322,000	494,000	21.27
American Home Assurance Company	2,634,000	1,942,000	73.73
American Income Life Insurance Company	640,000	197,000	30.78
Amex Assurance Company	11,000	0	0.00
Assomption Compagnie Mutuelle d'Assurance-vie	18,176,000	14,359,000	79.00
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	2,542,000	674,000	26.51
Aviva Insurance Company of Canada	16,000	0	0.00
AXA Assurances Inc.	1,618,000	947,000	58.53
AXA Insurance (Canada)	9,000	(1,000)	---
Blue Cross Life Insurance Company of Canada	7,024,000	4,108,000	58.49
BMO Life Assurance Company	959,000	290,000	30.24
BMO Life Insurance Company	1,115,000	74,000	6.64
CAA Insurance Company (Ontario)	43,000	(9,000)	---
Canadian Premier Life Insurance Company	4,229,000	735,000	17.38
Canassurance compagnie d'assurance	1,521,000	249,000	16.37
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	781,000	92,000	11.78
Combined Insurance Company of America	13,860,000	280,000	2.02
Co-operators General Insurance Company	22,000	0	0.00
Co-operators Life Insurance Company	8,134,000	6,018,000	73.99
CT Financial Assurance Company	95,000	2,000	2.11
CUMIS General Insurance Company	69,000	21,000	30.43
CUMIS Life Insurance Company	6,083,000	3,743,000	61.53
Desjardins Sécurité financière compagnie d'assurance vie	20,337,000	12,664,000	62.27
Echelon General Insurance Company	135,000	100,000	74.07
First Canadian Insurance Corporation	5,081,000	1,112,000	21.89
Green Shield Canada	1,515,000	1,195,000	78.88
Household Life Insurance Company	260,000	274,000	105.38
Industrial Alliance Pacific Insurance and Financial Services Inc.	5,302,000	2,026,000	38.21

Accident and Sickness Insurance
Accident et maladie
Premiums & Losses in New Brunswick - 2008
Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
Industrielle Alliance Assurance et services financiers inc./Industrial Alliance Insurance and Financial Services Inc.	6,342,000	5,601,000	88.32
La Capitale assurances et gestion du patrimoine inc.	466,000	334,000	71.67
La Survivance compagnie mutuelle d'assurance-vie	1,134,000	188,000	16.58
Legacy General Insurance Company	344,000	99,000	28.78
L'Excellence Compagnie d'assurance-vie	381,000	179,000	46.98
Lloyd's Underwriters	320,000	(31,000)	---
Lombard General Insurance Company of Canada	4,000	0	0.00
London Life Insurance Company	0	513,000	---
L'Union-Vie compagnie mutuelle d'assurance	28,000	0	0.00
Manulife Canada Ltd.	7,000	0	0.00
Medavie Inc.	62,156,000	40,343,000	64.91
MetLife Canada / MetVie Canada	1,000	20,000	2000.00
New York Life Insurance Company	5,000	3,000	60.00
Novex Insurance Company	19,000	(5,000)	---
Penncorp Life Insurance Company	411,000	318,000	77.37
RBC Insurance Company of Canada	1,757,000	811,000	46.16
RBC Life Insurance Company	6,781,000	4,001,000	59.00
Reliable Life Insurance Company	1,333,000	254,000	19.05
Royal & Sun Alliance Insurance Company of Canada	697,000	0	0.00
Scotia Life Insurance Company	1,554,000	501,000	32.24
SSQ, Société d'Assurance-Vie inc.	1,513,000	1,056,000	69.80
Stonebridge Life Insurance Company	1,000	0	0.00
Sun Life Assurance Company of Canada	38,433,000	27,873,000	72.52
TD Life Insurance Company	317,000	91,000	28.71
The Canada Life Assurance Company	17,980,000	4,452,000	24.76
The Empire Life Insurance Company	341,000	242,000	70.97
The Equitable Life Insurance Company of Canada	455,000	202,000	44.40
The Great-West Life Assurance Company	41,811,000	28,095,000	67.20
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	7,000	0	0.00
The Manufacturers Life Insurance Company	58,030,000	45,509,000	78.42
The Standard Life Assurance Company of Canada	1,654,000	1,933,000	116.87
The Wawanesa Life Insurance Company	304,000	340,000	111.84
Trans Global Life Insurance Company	121,000	24,000	19.83
Transamerica Life Canada	17,000	8,000	47.06
Triton Insurance Company	1,174,000	1,374,000	117.04
Union du Canada Assurance-Vie	99,000	8,000	8.08

Accident and Sickness Insurance***Accident et maladie*****Premiums & Losses in New Brunswick - 2008*****Primes et sinistres au Nouveau-Brunswick - 2008***

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Unity Life of Canada	62,000	9,000	14.52
Western Life Assurance Company	375,000	38,000	10.13
Totals - 2008 - 74 Companies/Compagnies	358,467,000	217,252,000	60.61
Totals - 2007 - 78 Companies/Compagnies	346,085,716	214,352,000	61.94

**Aircraft
Aviation**
Premiums & Losses in New Brunswick - 2008
Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	370,000	7,000	1.89
AIG Commercial Insurance Company of Canada	12,000	7,000	58.33
Allianz Global Risks US Insurance Company	310,000	33,000	10.65
American Home Assurance Company	7,000	22,000	314.29
Arch Insurance Company	43,000	(5,000)	---
Aspen Insurance UK Limited	26,000	13,000	50.00
GCAN Insurance Company	0	8,000	---
Lloyd's Underwriters	287,000	30,000	10.45
Lombard General Insurance Company of Canada	52,000	35,000	67.31
L'Union Canadienne Compagnie d'Assurances	0	1,000	---
Mitsui Sumitomo Insurance Company Limited	61,000	15,000	24.59
National Liability & Fire Insurance Company	255,000	84,000	32.94
Royal & Sun Alliance Insurance Company of Canada	0	(178,000)	---
St. Paul Fire and Marine Insurance Company	0	5,000	---
Temple Insurance Company	474,000	396,000	83.54
Westport Insurance Corporation	47,000	0	0.00
Totals - 2008 - 16 Companies/Compagnies	1,944,000	473,000	24.33
Totals - 2007 - 16 Companies/Compagnies	1,774,000	1,116,000	62.91

Automobile Insurance
Assurance d'automobile
Premiums & Losses in New Brunswick - 2008
Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				
	Liability <i>Responsabilité</i> <i>(\$'000)</i>	Personal Accident <i>Accident Corporel</i> <i>(\$'000)</i>	Other <i>Autres</i> <i>(\$'000)</i>	Total <i>Total</i> <i>(\$'000)</i>	Liability <i>Responsabilité</i> <i>(\$'000)</i>	Personal Accident <i>Accident Corporel</i> <i>(\$'000)</i>	Other <i>Autres</i> <i>(\$'000)</i>	Total <i>Total</i> <i>(\$'000)</i>	Loss Ratio <i>Rapport</i> <i>(%)</i>
ACE INA Insurance	2,791	161	1,218	4,170	1,515	198	628	2,341	56.14
AIIG Commercial Insurance Company of Canada	677	384	402	1,463	343	111	(191)	263	17.98
Allianz Global Risks US Insurance Company	68	11	26	105	177	6	27	210	200.00
Allstate Insurance Company of Canada	11,968	4,090	4,801	20,859	2,272	3,602	4,285	10,159	48.70
American Home Assurance Company	291	202	168	661	502	59	610	1,171	177.16
Ascentus Insurance Ltd.	(22)	0	0	(22)	(201)	164	3	(34)	—
Aviva Insurance Company of Canada	19,841	5,641	9,438	34,920	4,067	2,170	6,392	12,629	36.17
AXA Insurance (Canada)	16,849	6,773	9,742	33,364	6,106	1,974	5,461	13,541	40.59
AXA Pacific Insurance Company	12	0	3	15	(50)	(3)	35	(18)	—
CAA Insurance Company (Ontario)	1,327	947	740	3,014	1,410	382	852	2,644	87.72
Chrysler Insurance Company	15	0	118	133	0	0	4	4	3.01
Chubb Insurance Company of Canada	56	10	36	102	(22)	1	28	7	6.86
Coachman Insurance Company	0	0	0	0	(311)	(14)	0	(325)	—
Continental Casualty Company	22	0	9	31	0	0	1	1	3.23
Co-operators General Insurance Company	13,286	7,909	8,181	29,376	8,336	4,585	6,608	19,529	66.48
COSECO Insurance Company	711	243	294	1,248	503	59	200	762	61.06
CUMIS General Insurance Company	130	51	69	250	15	9	122	146	58.40
Echelon General Insurance Company	67	21	17	105	227	(4)	17	240	228.57
Economical Mutual Insurance Company	8,450	3,183	4,376	16,009	4,636	(1,664)	2,752	5,724	35.75
Electric Insurance Company	23	0	0	23	0	0	0	0	0.00
Elite Insurance Company	2,587	781	1,812	5,180	1,275	254	1,029	2,558	49.38
Federated Insurance Company of Canada	139	21	105	265	99	11	57	167	63.02

Automobile Insurance
Assurance d'automobile
 Premiums & Losses in New Brunswick - 2008
 Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company Noms des compagnies	Premiums Primes				Claims Sinistres				Loss Ratio Rapport
	Liability	Personal Accident	Other	Total	Liability	Personal Accident	Other	Total	
	Responsabilité	Accident Corporel	Autres	Total	Responsabilité	Accident Corporel	Autres	Total	
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(%)
Federation Insurance Company of Canada	12,160	3,437	4,895	20,492	7,654	423	3,388	11,465	55.95
GCAN Insurance Company	78	7	35	120	25	10	4	39	32.50
Hartford Fire Insurance Company	11	0	2	13	1	0	(79)	(78)	—
Intact Insurance Company	13,137	5,022	4,917	23,076	8,330	3,720	4,949	16,999	73.67
Kingsway General Insurance Company	1,888	515	1,886	4,289	1,852	708	769	3,329	77.62
La Compagnie d'assurance Belair inc.	0	0	0	0	10	46	0	56	—
La Compagnie d'Assurances Jevco	0	0	0	0	(123)	28	0	(95)	—
Liberty Mutual Insurance Company	160	30	85	275	100	20	47	167	60.73
Lloyd's Underwriters	0	0	0	0	11	4	(4)	11	—
Lombard General Insurance Company of Canada	3,461	823	1,645	5,929	760	638	407	1,805	30.44
Lombard Insurance Company	17	5	10	32	(642)	108	5	(529)	—
Markel Insurance Company of Canada	3,452	260	1,895	5,607	1,184	691	1,240	3,115	55.56
Mitsui Sumitomo Insurance Company Limited	22	1	2	25	0	0	0	0	0.00
Motors Insurance Corporation	0	0	218	218	0	0	15	15	6.88
Novex Insurance Company	246	95	94	435	(219)	31	68	(120)	—
Old Republic Insurance Company of Canada	1,006	58	375	1,439	935	47	281	1,263	87.77
Optimum Société d'Assurance inc.	0	0	0	0	(20)	9	0	(11)	—
Pafco Insurance Company	1,073	332	241	1,646	543	304	235	1,082	65.74
Pembroke Insurance Company	4,838	1,717	2,391	8,946	2,870	702	1,784	5,356	59.87
Perth Insurance Company	125	26	47	198	1,077	137	15	1,229	620.71
Primum Insurance Company	3,744	2,019	1,646	7,409	918	412	855	2,185	29.49
Promutuel des Riverains, société mutuelle d'assurance générale	872	208	439	1,519	108	170	653	931	61.29

**Automobile Insurance
Assurance d'automobile**

Premiums & Losses in New Brunswick - 2008
Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company Noms des compagnies	Premiums Primes				Claims Sinistres				
	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Loss Ratio <i>Rapport</i> (%)
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	1,453	359	624	2,436	365	309	484	1,158	47.54
Protective Insurance Company	7	0	9	16	8	0	1	9	56.25
RBC General Insurance Company	3,950	1,164	1,183	6,297	887	534	1,021	2,442	38.78
Royal & Sun Alliance Insurance Company of Canada	8,482	2,746	4,371	15,599	2,745	1,450	1,900	6,095	39.07
Scottish & York Insurance Company Limited	73	13	42	128	(263)	(5)	(27)	(295)	---
Security National Insurance Company	9,151	4,667	5,135	18,953	6,148	1,432	3,979	11,559	60.99
Sentry Insurance a Mutual Company	4	5	1	10	9	4	3	16	160.00
St. Paul Fire and Marine Insurance Company	1,127	201	221	1,549	965	290	142	1,397	90.19
State Farm Mutual Automobile Insurance Company	16,445	3,285	9,336	29,066	11,899	2,454	7,070	21,423	73.70
TD Home and Auto Insurance Company	591	263	274	1,128	176	113	159	448	39.72
The American Road Insurance Company	0	0	149	149	0	0	5	5	3.36
The Dominion of Canada General Insurance Company	7,217	2,925	4,411	14,553	2,943	990	3,319	7,252	49.83
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	302	57	144	503	(336)	14	81	(241)	---
The Insurance Company of Prince Edward Island	1,705	549	754	3,008	829	333	643	1,805	60.01
The Missisquoi Insurance Company	5	2	3	10	(65)	239	0	174	1740.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	(88)	(450)	514	(24)	(311)	(48)	1	(358)	---
The Personal Insurance Company	6,141	1,555	3,304	11,000	3,633	2,091	2,662	8,386	76.24

Automobile Insurance

Assurance d'automobile

Premiums & Losses in New Brunswick - 2008

Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company <i>Noms des compagnies</i>	Premiums <i>Primes</i>				Claims <i>Sinistres</i>				
	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Liability <i>Responsabilité</i> (\$'000)	Personal Accident <i>Accident Corporel</i> (\$'000)	Other <i>Autres</i> (\$'000)	Total <i>Total</i> (\$'000)	Loss Ratio <i>Rapport</i> (%)
The Portage la Prairie Mutual Insurance Company	2,598	1,311	1,467	5,376	702	545	1,275	2,522	46.91
The Sovereign General Insurance Company	347	45	119	511	95	39	88	222	43.44
The Wawanesa Mutual Insurance Company	34,367	13,689	20,402	68,458	19,410	5,111	15,530	40,051	58.50
Tokio Marine & Nichido Fire Insurance Co. Ltd.	15	3	4	22	2	0	1	3	13.64
Traders General Insurance Company	5,677	2,138	3,160	10,975	1,475	1,011	2,386	4,872	44.39
Trafalgar Insurance Company of Canada	574	240	232	1,046	292	104	239	635	60.71
Unifund Assurance Company	5,269	2,055	2,854	10,178	1,155	246	2,412	3,813	37.46
United General Insurance Corporation	2,175	934	2,469	5,578	211	227	754	1,192	21.37
Waterloo Insurance Company	326	142	179	647	898	237	158	1,293	199.85
XL Insurance Company Limited	6	0	0	6	24	0	0	24	400.00
XL Reinsurance America Inc.	17	0	0	17	7	0	0	7	41.18
Zenith Insurance Company	1,167	410	566	2,143	(11)	144	379	512	23.89
Zurich Insurance Company Ltd	3,657	931	2,046	6,634	2,256	515	923	3,694	55.68
Totals - 2008 - 74 Companies/Compagnies	238,338	84,222	126,351	448,911	112,421	38,487	89,140	240,048	53.47
Totals - 2007 - 74 Companies/Compagnies	242,486	87,004	118,992	448,482	113,340	34,128	85,559	233,027	51.96

Boiler and Machinery
Chaudières et bris de machine
Premiums & Losses in New Brunswick - 2008
Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
ACE INA Insurance	0	3,000	---
Affiliated FM Insurance Company	64,000	41,000	64.06
AIG Commercial Insurance Company of Canada	180,000	7,000	3.89
Allianz Global Risks US Insurance Company	0	1,000	---
American Home Assurance Company	147,000	23,000	15.65
Aviva Insurance Company of Canada	421,000	53,000	12.59
AXA Insurance (Canada)	105,000	0	0.00
AXA Pacific Insurance Company	6,000	0	0.00
Chubb Insurance Company of Canada	7,000	0	0.00
Continental Casualty Company	1,000	0	0.00
Co-operators General Insurance Company	184,000	9,000	4.89
CUMIS General Insurance Company	6,000	0	0.00
Ecclesiastical Insurance Office Public Limited Company	42,000	0	0.00
Economical Mutual Insurance Company	203,000	78,000	38.42
Factory Mutual Insurance Company	1,656,000	(1,554,000)	---
Federated Insurance Company of Canada	8,000	0	0.00
GCAN Insurance Company	79,000	(22,000)	---
Gore Mutual Insurance Company	1,000	0	0.00
Grain Insurance and Guarantee Company	20,000	0	0.00
Industrial-Alliance Pacific General Insurance Corporation	862,000	8,000	0.93
Intact Insurance Company	198,000	4,000	2.02
Lloyd's Underwriters	431,000	(166,000)	---
Lombard General Insurance Company of Canada	129,000	0	0.00
Lumbermen's Underwriting Alliance	17,000	0	0.00
Mitsui Sumitomo Insurance Company Limited	2,000	0	0.00
Novex Insurance Company	2,000	0	0.00
Promutuel des Riverains, société mutuelle d'assurance générale	56,000	0	0.00
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	21,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	523,000	35,000	6.69
Scottish & York Insurance Company Limited	9,000	30,000	333.33
St. Paul Fire and Marine Insurance Company	35,000	(1,000)	---
The Boiler Inspection and Insurance Company of Canada	621,000	408,000	65.70
The Dominion of Canada General Insurance Company	108,000	0	0.00
The Insurance Company of Prince Edward Island	17,000	4,000	23.53
The Sovereign General Insurance Company	49,000	0	0.00
The Wawanese Mutual Insurance Company	40,000	0	0.00

Boiler and Machinery
Chaudières et bris de machine
 Premiums & Losses in New Brunswick - 2008
 Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
Travelers Guarantee Company of Canada	1,018,000	615,000	60.41
Trisura Guarantee Insurance Company	90,000	9,000	10.00
Westport Insurance Corporation	1,000	0	0.00
XL Insurance Company Limited	89,000	44,000	49.44
Zurich Insurance Company Ltd	148,000	138,000	93.24
Totals - 2008 - 41 Companies/Compagnies	7,596,000	(233,000)	—
Totals - 2007 - 39 Companies/Compagnies	7,828,000	3,665,000	46.82

Credit**Crédit****Premiums & Losses in New Brunswick - 2008**
Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
AIG Commercial Insurance Company of Canada	1,261,000	(6,000)	---
American Home Assurance Company	52,000	47,000	90.38
Compagnie Française d'Assurance pour le Commerce Extérieur	410,000	226,000	55.12
Euler Hermes American Credit Indemnity Company	607,000	495,000	81.55
Totals - 2008 - 4 Companies/Compagnies	2,330,000	762,000	32.70
Totals - 2007 - 5 Companies/Compagnies	1,338,000	706,000	52.77

Fraternal Societies - 2008
Sociétés de secours mutuels - 2008

Name of Company Noms des compagnies	Premiums Primes				Claims Prestations				Dividends Bénéfices				Movement Mouvement		
	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	Life Insurance Fund	Annuity Fund	Accident and Sickness Fund	Total	In Force 2007	New Effected	In Force 2008
	Caisse d'assurance	Caisse de rentes	Caisse d'assurance acc/maladie	Total	Caisse d'assurance	Caisse de rentes	Caisse d'assurance acc/maladie	Total	Caisse d'assurance	Caisse de rentes	Caisse d'assurance acc/maladie	Total	En vigueur en 2007	Émis	En vigueur en 2008
	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
ACA ASSURANCE	40	0	28	68	74	0	4	78	0	0	0	0	1,046	0	972
ACTRA Fraternal Benefit Society	1	0	9	10	0	0	1	1	0	0	0	0	283	30	430
Knights of Columbus	5,927	1,400	88	7,415	2,263	886	1	3,150	2,040	0	0	0	335,948	19,833	343,526
The Grand Orange Lodge of British America Benefit Fund	82	0	0	82	49	0	0	49	0	0	0	0	2,577	2	2,517
The Independent Order of Foresters	206	23	0	229	0	203	11	214	122	0	0	0	7,096	10	6,887
The Order of United Commercial Travelers of America	0	0	18	18	1	0	8	9	0	0	0	0	36	0	34
Woman's Life Insurance Society	0	0	0	0	0	0	0	0	0	0	0	0	20	0	0
Totals - 2008 - 7 Companies/Compagnies	6,256	1,423	143	7,822	2,387	1,089	25	3,501	2,162	0	0	2,162	347,006	19,875	354,366
Totals - 2007 - 7 Companies/Compagnies	6,068	548	161	6,777	2,615	1,333	222	4,170	2,078	0	0	2,078	336,169	22,009	347,006

Guarantee (Fidelity & Surety)
Garantie (Détournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2008
 Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		
	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Total Premiums <i>Primes Total (\$'000)</i>	Total Losses <i>Sinistres Total (\$'000)</i>	Loss Ratio <i>Rapport (%)</i>
ACE INA Insurance	18	0	9	0	27	0	0.00
AIG Commercial Insurance Company of Canada	14	4	0	9	14	13	92.86
American Home Assurance Company	14	15	0	0	14	15	107.14
Aviva Insurance Company of Canada	20	0	898	0	918	0	0.00
AXA Insurance (Canada)	54	0	0	0	54	0	0.00
AXA Pacific Insurance Company	2	(5)	17	40	19	35	184.21
Canadian Farm Insurance Corp.	0	0	1	0	1	0	0.00
Chrysler Insurance Company	0	0	4	0	4	0	0.00
Chubb Insurance Company of Canada	99	3	31	(1)	130	2	1.54
Co-operators General Insurance Company	99	30	13	0	112	30	26.79
CUMIS General Insurance Company	1,174	(87)	0	0	1,174	(87)	—
Economical Mutual Insurance Company	46	0	17	(1)	63	(1)	—
Federated Insurance Company of Canada	1	0	7	2	8	2	25.00
GCAN Insurance Company	12	0	0	0	12	0	0.00
Great American Insurance Company	0	0	1	0	1	0	0.00
Hartford Fire Insurance Company	0	0	19	1	19	1	5.26

Guarantee (Fidelity & Surety)
Garantie (Détournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2008
 Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company <i>Noms des compagnies</i>	Fidelity <i>Détournement</i>		Surety <i>Cautionnement</i>		Total <i>Total</i>		
	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Total Premiums <i>Primes Total (\$'000)</i>	Total Losses <i>Sinistres Total (\$'000)</i>	Loss Ratio <i>Rapport (%)</i>
Industrial-Alliance Pacific General Insurance Corporation	0	0	13	1	13	1	7.69
Intact Insurance Company	0	0	850	(1)	850	(1)	—
Kingsway General Insurance Company	0	0	3	0	3	0	0.00
La Compagnie d'Assurances Jevco	0	0	173	6	173	6	3.47
Liberty Mutual Insurance Company	35	66	0	0	35	66	188.57
Lloyd's Underwriters	104	33	0	0	104	33	31.73
Lombard General Insurance Company of Canada	51	15	0	0	51	15	29.41
L'Unique assurances générales inc.	0	0	285	0	285	0	0.00
Royal & Sun Alliance Insurance Company of Canada	53	14	1	2	54	16	29.63
St. Paul Fire and Marine Insurance Company	10	1	0	0	10	1	10.00
State Farm Fire and Casualty Company	0	0	4	0	4	0	0.00
The Dominion of Canada General Insurance Company	34	15	313	(14)	347	1	0.29
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	392	(4)	1,478	(1)	1,870	(5)	—
The Insurance Company of Prince Edward Island	2	0	0	0	2	0	0.00

Guarantee (Fidelity & Surety)
Garantie (Déournement & Cautionnement)
 Premiums & Losses in New Brunswick - 2008
 Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company Noms des compagnies	Fidelity Déournement		Surety Cautionnement		Total Total		
	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)	Direct Premiums Written Primes directes souscrites (\$'000)	Direct Loss Sinistres supportés (\$'000)	Total Premiums Primes Total (\$'000)	Total Losses Sinistres Total (\$'000)	Loss Ratio Rapport (%)
The Sovereign General Insurance Company	9	0	0	0	9	0	0.00
Travelers Guarantee Company of Canada	75	78	645	126	720	204	28.33
Trisura Guarantee Insurance Company	11	2	190	18	201	20	9.95
Western Surety Company	1	0	666	100	667	100	14.99
Zurich Insurance Company Ltd	26	(4)	1	(2)	27	(6)	—
Totals - 2008 - 35 Companies/Compagnies	2,356	176	5,639	285	7,995	461	5.77
Totals - 2007 - 32 Companies/Compagnies	2,165	915	4,987	(1,346)	7,152	(431)	—

Guarantee (Title & Mortgage)
Garantie (Titre & Hypothèque)
 Premiums & Losses in New Brunswick - 2008
 Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company <i>Noms des compagnies</i>	Title <i>Titre</i>	Mortgage <i>Hypothèque</i>		Total	Total		
	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Direct Premiums Written <i>Primes directes souscrites (\$'000)</i>	Direct Loss <i>Sinistres supportés (\$'000)</i>	Total Premiums <i>Primes Total (\$'000)</i>	Total Losses <i>Sinistres Total (\$'000)</i>	Loss Ratio <i>Rapport (%)</i>
AIG United Guaranty Mortgage Insurance Company Canada	0	0	1,179	146	1,179	146	12.38
Chicago Title Insurance Company	200	86	0	0	200	86	43.00
FCT Insurance Company Ltd.	2,706	987	0	0	2,706	987	36.47
First American Title Insurance Company	280	33	0	0	280	33	11.79
Genworth Financial Mortgage Insurance Company Canada	0	0	9,646	2,687	9,646	2,687	27.86
Lawyers' Professional Indemnity Company	17	0	0	0	17	0	0.00
PMI Mortgage Insurance Company Canada	0	0	32	24	32	24	75.00
Safety National Casualty Corporation	0	0	0	9	0	9	—
Stewart Title Guaranty Company	1,151	431	0	0	1,151	431	37.45
Totals - 2008 - 9 Companies/Compagnies	4,354	1,537	10,857	2,866	15,211	4,403	28.95
Totals - 2007 - 7 Companies/Compagnies	4,262	1,316	14,141	1,444	18,403	2,760	15.00

Legal Expense**Frais Juridiques**

Premiums & Losses in New Brunswick - 2008

Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
Echelon General Insurance Company	1,000	0	0.00
Intact Insurance Company	81,000	0	0.00
Novex Insurance Company	134,000	24,000	17.91
Totals - 2008 - 3 Companies/Compagnies	216,000	24,000	11.11
Totals - 2007 - 1 Companies/Compagnies	47,000	0	0.00

Liability

Responsabilité

Premiums & Losses in New Brunswick - 2008

Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
ACE INA Insurance	1,994,000	288,000	14.44
AIG Commercial Insurance Company of Canada	6,604,000	237,000	3.59
Allianz Global Risks US Insurance Company	155,000	0	0.00
American Bankers Insurance Company of Florida	6,000	1,000	16.67
American Home Assurance Company	(349,000)	1,089,000	---
Arch Insurance Company	0	6,000	---
Aspen Insurance UK Limited	269,000	150,000	55.76
Associated Electric & Gas Insurance Services Limited	343,000	280,000	81.63
Aviva Insurance Company of Canada	4,699,000	1,918,000	40.82
AXA Insurance (Canada)	1,309,000	(407,000)	---
AXA Pacific Insurance Company	41,000	97,000	236.59
Canadian Lawyers Insurance Association (CLIA)	932,000	525,000	56.33
Canadian Northern Shield Insurance Company	12,000	0	0.00
Canadian Universities Reciprocal Insurance Exchange	385,000	175,000	45.45
Carleton Mutual Insurance Company	252,000	227,000	90.08
Chubb Insurance Company of Canada	1,391,000	1,486,000	106.83
Commonwealth Insurance Company	453,000	421,000	92.94
Continental Casualty Company	1,064,000	(175,000)	---
Co-operators General Insurance Company	3,669,000	1,783,000	48.60
CUMIS General Insurance Company	750,000	246,000	32.80
Ecclesiastical Insurance Office Public Limited Company	651,000	477,000	73.27
Echelon General Insurance Company	47,000	0	0.00
Economical Mutual Insurance Company	2,156,000	1,272,000	59.00
Electric Insurance Company	27,000	13,000	48.15
Federal Insurance Company	0	(109,000)	---
Federated Insurance Company of Canada	295,000	255,000	86.44
Federation Insurance Company of Canada	1,147,000	1,138,000	99.22
Fundy Mutual Insurance Company	351,000	34,000	9.69
GCAN Insurance Company	277,000	(1,084,000)	---
Gore Mutual Insurance Company	4,000	0	0.00
Grain Insurance and Guarantee Company	484,000	238,000	49.17
Great American Insurance Company	72,000	11,000	15.28
Hartford Fire Insurance Company	114,000	(61,000)	---
Intact Insurance Company	3,159,000	3,199,000	101.27
Jewelers Mutual Insurance Company	2,000	0	0.00
Kingsway General Insurance Company	442,000	705,000	159.50
Liberty Mutual Insurance Company	747,000	(1,295,000)	---
Lloyd's Underwriters	7,392,000	2,929,000	39.62

Liability
Responsabilité
 Premiums & Losses in New Brunswick - 2008
 Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
Lombard General Insurance Company of Canada	3,939,000	1,307,000	33.18
Lombard Insurance Company	0	44,000	---
Lumbermens Mutual Casualty Company	0	42,000	---
Markel Insurance Company of Canada	113,000	0	0.00
Mitsui Sumitomo Insurance Company Limited	4,000	2,000	50.00
Novex Insurance Company	286,000	(183,000)	---
Old Republic Insurance Company of Canada	73,000	(8,000)	---
Omega General Insurance Company	0	(6,000)	---
Optimum Société d'Assurance inc.	0	83,000	---
Pembridge Insurance Company	0	(5,000)	---
Promutuel des Riverains, société mutuelle d'assurance générale	357,000	0	0.00
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	293,000	0	0.00
Royal & Sun Alliance Insurance Company of Canada	3,953,000	772,000	19.53
Safety National Casualty Corporation	11,000	0	0.00
Scottish & York Insurance Company Limited	638,000	256,000	40.13
Security Insurance Company of Hartford	0	(65,000)	---
Sompo Japan Insurance Inc.	1,000	0	0.00
SouthEastern Mutual Insurance Company	640,000	(131,000)	---
St. Paul Fire and Marine Insurance Company	751,000	1,949,000	259.52
Stanley Mutual Insurance Company	569,000	456,000	80.14
State Farm Fire and Casualty Company	1,482,000	163,000	11.00
Temple Insurance Company	2,028,000	882,000	43.49
The Dominion of Canada General Insurance Company	908,000	1,450,000	159.69
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	835,000	(506,000)	---
The Insurance Company of Prince Edward Island	359,000	101,000	28.13
The Missisquoi Insurance Company	1,000	5,000	500.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(231,000)	---
The Portage la Prairie Mutual Insurance Company	382,000	162,000	42.41
The Sovereign General Insurance Company	1,314,000	97,000	7.38
The Wawanesa Mutual Insurance Company	1,167,000	1,388,000	118.94
TIG Insurance Company	0	(12,000)	---
Travelers Guarantee Company of Canada	342,000	202,000	59.06
Trisura Guarantee Insurance Company	184,000	32,000	17.39
Waterloo Insurance Company	12,000	42,000	350.00
Westport Insurance Corporation	516,000	109,000	21.12

Liability
Responsabilité

Premiums & Losses in New Brunswick - 2008
Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
<i>Noms des compagnies</i>	<i>Primes directes souscrites (\$)</i>	<i>Sinistres supportés (\$)</i>	<i>Rapport (%)</i>
XL Insurance Company Limited	2,490,000	641,000	25.74
XL Reinsurance America Inc.	630,000	44,000	6.98
Zurich Insurance Company Ltd	2,070,000	2,209,000	106.71
Totals - 2008 - 76 Companies/Compagnies	67,694,000	27,360,000	40.42
Totals - 2007 - 82 Companies/Compagnies	70,769,000	134,915,000	190.64

Abstract of Life Insurance Returns in New Brunswick - 2008
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2008

Name of Company <i>Noms des compagnies</i>		Premiums <i>Primes</i>			Claims <i>Prestations</i>			Dividends <i>Bénéfices</i>			Movement <i>Mouvement</i>		
		Insurance	Annuity	Total	Insurance	Annuity	Total	Insurance	Annuity	Total	In Force 2007	New Effectd	In Force 2008
		Assurance	Rentes	Total	Assurance	Rentes	Total	Assurance	Rentes	Total	En vigueur en 2007	Émis	En vigueur en 2008
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Acadie Vie	Ind.	6,023	59	6,082	1,749	0	1,749	0	0	0	1,270,852	101,498	1,302,805
	Group	7,646	0	7,646	2,209	0	2,209	1,596	0	1,596	1,278,540	946,471	1,765,798
ACE INA Life Insurance	Ind.	6	0	6	0	0	0	0	0	0	95	25	96
	Group	839	0	839	15	0	15	0	0	0	37,037	26,372	47,543
Aetna Life Insurance Company	Ind.	1	0	1	0	0	0	0	0	0	0	0	0
	Group	0	0	0	3	0	3	0	0	0	0	0	0
Allianz Life Insurance Company of North America	Ind.	6	0	6	3	37	40	0	0	0	104	0	90
	Group	402	0	402	19	0	19	0	0	0	29,343	766	15,171
American Bankers Life Assurance Company of Florida	Ind.	50	0	50	9	0	9	0	0	0	3,770	0	3,454
	Group	3,830	0	3,830	461	0	461	0	0	0	154,605	81,698	163,028
American Health and Life Insurance Company	Ind.	3	0	3	0	0	0	0	0	0	250	0	200
	Group	1,485	0	1,485	309	0	309	0	0	0	99,069	0	82,525
American Income Life Insurance Company	Ind.	2,494	0	2,494	282	0	282	0	0	0	105,773	37,269	122,627
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Assomption Compagnie Mutuelle d'Assurance-vie	Ind.	15,841	4,937	20,778	12,173	9,781	21,954	423	0	423	1,919,946	153,268	1,925,814
	Group	10,752	1,159	11,911	7,440	610	8,050	392	0	392	5,054,169	32,930	5,252,590
Assurance-Vie Banque Nationale Compagnie d'Assurance-Vie	Ind.	164	0	164	49	0	49	0	0	0	19,707	836	16,627
	Group	3,205	0	3,205	808	0	808	0	0	0	497,192	22,269	497,337
Assurant Life of Canada	Ind.	638	480	1,118	1,043	122	1,165	0	0	0	15,846	777	16,198
	Group	1,365	2,124	3,489	178	1,445	1,623	0	0	0	5,968	809	7,006
AXA Assurances Inc.	Ind.	766	20	786	41	20	61	0	0	0	160,114	11,442	165,116
	Group	0	0	0	0	0	0	0	0	0	0	0	0
AXA Equitable Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	1	0	1
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Blue Cross Life Insurance Company of Canada	Ind.	3,923	0	3,923	1,918	0	1,918	0	0	0	101,646	5,116	100,752
	Group	3,278	0	3,278	2,682	0	2,682	14	0	14	1,090,501	87,364	1,037,385
BMO Life Assurance Company	Ind.	5,198	706	5,904	1,953	125	2,078	32	0	32	456,635	93,774	547,364
	Group	544	75	619	110	279	389	0	0	0	63,201	65,448	106,806
BMO Life Insurance Company	Ind.	198	0	198	14	0	14	0	0	0	63,813	11,067	64,371
	Group	227	0	227	13	0	13	0	0	0	9,266	1,551	10,384
Canadian Premier Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	2,367	0	2,367	445	0	445	0	0	0	50,932	73,562	68,887
CIBC Life Insurance Company Limited / Compagnie d'assurance-vie CIBC Limitée	Ind.	95	0	95	10	0	10	0	0	0	6,831	0	6,085
	Group	0	0	0	0	0	0	0	0	0	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 2008
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2008

Name of Company Noms des compagnies		Premiums Primes			Claims Prestations			Dividends Bénéfices			Movement Mouvement		
		Insurance Assurance	Annuity Rentes	Total	Insurance Assurance	Annuity Rentes	Total	Insurance Assurance	Annuity Rentes	Total	In Force 2007 En vigueur en 2007	New Effectd Émis	In Force 2008 En vigueur en 2008
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Combined Insurance Company of America	Ind.	462	0	462	(222)	0	(222)	0	0	0	22,025	263	20,525
	Group	30	0	30	(10)	0	(10)	0	0	0	2,102	581	1,758
Co-operators Life Insurance Company	Ind.	6,893	1,140	8,033	1,715	647	2,362	368	0	368	1,368,588	185,100	1,493,932
	Group	1,341	1,239	2,580	1,138	5,108	6,246	0	80	80	440,039	57,486	538,068
CT Financial Assurance Company	Ind.	1	0	1	0	0	0	0	0	0	0	0	300
	Group	0	0	0	0	0	0	0	0	0	0	0	0
CUMIS Life Insurance Company	Ind.	181	0	181	15	3	18	3	0	3	44,504	1,042	42,258
	Group	3,257	953	4,210	1,822	1,046	2,868	109	0	109	580,199	119,852	553,448
CUNA Mutual Insurance Society	Ind.	5	0	5	0	0	0	3	0	3	246	0	199
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Desjardins Sécurité financière compagnie d'assurance vie	Ind.	4,767	426	5,193	2,031	1,761	3,792	400	0	400	360,985	36,151	375,201
	Group	3,303	479	3,782	2,474	1,872	4,346	15	0	15	1,034,569	35,842	1,103,409
First Canadian Insurance Corporation	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	4,449	0	4,449	702	0	702	0	0	0	235,281	118,865	252,793
Forethought Life Insurance Company	Ind.	23	0	23	402	0	402	0	0	0	5,356	0	0
	Group	0	131	131	0	381	381	0	0	0	0	0	0
Gerber Life Insurance Company	Ind.	98	0	98	1	0	1	0	0	0	10,663	2,025	11,488
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Household Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	510	0	510	82	0	82	0	0	0	65,813	16,086	58,220
Industrial Alliance Pacific Insurance and Financial Services Inc.	Ind.	313	67	380	209	82	291	1	0	1	31,093	10,073	29,189
	Group	3,383	0	3,383	694	0	694	921	0	921	261,296	114,001	283,355
Industrielle Alliance Assurance et services financiers inc./Industrial Alliance Insurance and Financial Services Inc.	Ind.	15,141	7,531	22,672	4,460	2,221	6,681	73	2	75	2,000,111	269,520	2,124,805
	Group	4,115	3,582	7,697	377	4,655	5,032	66	0	66	334,444	82,641	340,150
La Capitale assurances et gestion du patrimoine inc.	Ind.	118	5	123	0	0	0	0	0	0	500	19,695	20,006
	Group	75	0	75	38	0	38	0	0	0	1,433	390	1,637
La Survivance compagnie mutuelle d'assurance-vie	Ind.	77	0	77	62	0	62	0	0	0	3,082	635	7,058
	Group	189	0	189	0	0	0	0	0	0	0	0	0
L'Excellence Compagnie d'assurance-vie	Ind.	67	0	67	7	0	7	0	0	0	0	4,930	4,930
	Group	16	0	16	0	0	0	0	0	0	0	5,491	5,491
London Life Insurance Company	Ind.	55,355	2,958	58,313	20,992	3,387	24,379	19,910	9	19,919	3,511,382	383,802	3,798,853
	Group	0	10,218	10,218	26	13,993	14,019	0	0	0	1,553	0	1,422
L'Union-Vie compagnie mutuelle d'assurance	Ind.	168	0	168	100	0	100	0	0	0	41,614	1,255	39,188
	Group	0	0	0	0	0	0	0	0	0	0	0	0

Abstract of Life Insurance Returns in New Brunswick - 2008
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2008

Name of Company <i>Noms des compagnies</i>		Premiums <i>Primes</i>			Claims <i>Prestations</i>			Dividends <i>Bénéfices</i>			Movement <i>Mouvement</i>		
		Insurance	Annuity	Total	Insurance	Annuity	Total	Insurance	Annuity	Total	In Force 2007	New Effecté	In Force 2008
		<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>En vigueur en 2007</i>	<i>Émis</i>	<i>En vigueur en 2008</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
Manulife Canada Ltd.	Ind.	1,686	0	1,686	291	5	296	90	0	90	284,122	3,660	270,643
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Massachusetts Mutual Life Insurance Company	Ind.	4	0	4	0	0	0	1	0	1	163	0	196
	Group	0	0	0	0	0	0	0	0	0	0	0	0
MD Life Insurance Company	Ind.	2,221	0	2,221	276	0	276	0	0	0	164,082	14,904	166,124
	Group	0	0	0	0	0	0	0	0	0	0	0	0
MetLife Canada / MetVie Canada	Ind.	20	0	20	95	0	95	21	0	21	1,857	0	1,776
	Group	1	0	1	12	240	252	0	0	0	923	0	1,003
New York Life Insurance Company	Ind.	2	0	2	3	0	3	3	0	3	9	0	11
	Group	1,395	0	1,395	399	0	399	1,040	0	1,040	341,693	20,314	347,453
PennCorp Life Insurance Company	Ind.	38	0	38	20	0	20	0	0	0	4,916	176	4,961
	Group	0	0	0	0	0	0	0	0	0	22	15	32
Primerica Life Insurance Company of Canada	Ind.	1,314	0	1,314	92	0	92	0	0	0	503,797	51,365	530,153
	Group	0	0	0	0	0	0	0	0	0	0	0	0
RBC Life Insurance Company	Ind.	16,521	15	16,536	836	27	863	40	0	40	779,191	1,533	815,482
	Group	156	0	156	147	0	147	0	0	0	159,252	0	162,414
Reliable Life Insurance Company	Ind.	62	0	62	5	0	5	0	0	0	23,353	0	22,403
	Group	0	0	0	0	0	0	0	0	0	0	0	0
SSQ, Société d'Assurance-Vie inc.	Ind.	0	149	149	0	36	36	0	0	0	0	0	0
	Group	421	27	448	453	8	461	0	0	0	117,352	91,383	95,913
Standard Life Assurance Limited	Ind.	0	0	0	0	313	313	0	0	0	0	0	0
	Group	0	1	1	0	18	18	0	0	0	0	0	0
State Farm International Life Insurance Company Ltd.	Ind.	2,506	54	2,560	502	32	534	175	0	175	541,499	82,751	584,578
	Group	18	0	18	0	0	0	0	0	0	5,251	0	5,198
Sun Life Assurance Company of Canada	Ind.	57,522	10,805	68,327	26,291	22,270	48,561	15,438	0	15,438	6,780,150	684,136	7,133,337
	Group	16,141	8,354	24,495	8,068	13,708	21,776	302	0	302	3,930,933	72,571	4,098,302
TD Life Insurance Company	Ind.	3	0	3	0	0	0	0	0	0	2,675	100	1,300
	Group	0	0	0	0	0	0	0	0	0	0	0	0
The Canada Life Assurance Company	Ind.	17,615	1,522	19,137	7,729	8,842	16,571	3,997	0	3,997	1,825,029	322,252	2,025,760
	Group	32,754	574	33,328	184	8,500	8,684	0	0	0	6,229,989	0	6,457,221
The Empire Life Insurance Company	Ind.	2,039	299	2,338	978	525	1,503	79	0	79	323,211	78,452	385,248
	Group	(31)	0	(31)	10	32	42	0	0	0	2,533	434	2,922
The Equitable Life Insurance Company of Canada	Ind.	1,409	0	1,409	160	97	257	16	0	16	276,321	75,643	347,437
	Group	56	0	56	0	0	0	0	0	0	1,115	0	9,969

Abstract of Life Insurance Returns in New Brunswick - 2008
Extrait des rapport d'assurance-vie au Nouveau-Brunswick - 2008

Name of Company <i>Noms des compagnies</i>		Premiums <i>Primes</i>			Claims <i>Prestations</i>			Dividends <i>Bénéfices</i>			Movement <i>Mouvement</i>		
		Insurance	Annuity	Total	Insurance	Annuity	Total	Insurance	Annuity	Total	In Force 2007	New Effectd	In Force 2008
		<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>Assurance</i>	<i>Rentes</i>	<i>Total</i>	<i>En vigueur en 2007</i>	<i>Émis</i>	<i>En vigueur en 2008</i>
		(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)	(\$'000)
The Great-West Life Assurance Company	Ind.	10,851	2,617	13,468	7,392	2,166	9,558	3,285	0	3,285	1,177,320	90,695	1,173,763
	Group	10,536	193	10,729	7,423	561	7,984	4,591	0	4,591	2,956,134	118,509	3,038,263
The Manufacturers Life Insurance Company	Ind.	36,057	5,528	41,585	13,233	13,841	27,074	4,308	0	4,308	4,712,201	317,009	4,863,158
	Group	18,677	6,608	25,485	12,687	9,624	22,311	1,458	0	1,458	6,466,336	392,238	7,788,178
The Standard Life Assurance Company of Canada	Ind.	6,895	3,807	10,702	2,623	7,076	9,699	1,307	0	1,307	938,537	13,285	908,188
	Group	133	6,478	6,611	218	6,504	6,722	0	0	0	48,260	3,301	55,206
The Wawanesa Life Insurance Company	Ind.	2,479	1,858	4,337	570	838	1,408	244	7	251	519,626	87,475	569,013
	Group	70	0	70	0	0	0	0	0	0	19,475	2,341	15,150
Trans Global Life Insurance Company	Ind.	0	0	0	0	0	0	0	0	0	0	0	0
	Group	25	0	25	8	0	8	0	0	0	4,761	0	1,073
Transamerica Life Canada	Ind.	3,640	314	3,954	1,870	718	2,588	16	0	16	1,040,251	116,384	1,101,154
	Group	0	0	0	0	0	0	0	0	0	97	0	0
Union du Canada Assurance-Vie	Ind.	21	0	21	6	28	34	2	0	2	2,421	103	2,463
	Group	0	0	0	0	0	0	0	0	0	0	0	0
United American Insurance Company	Ind.	13	0	13	0	0	0	0	0	0	214	0	211
	Group	0	0	0	0	0	0	0	0	0	0	0	0
Unity Life of Canada	Ind.	529	0	529	186	(2)	184	65	0	65	88,909	28,599	115,211
	Group	30	1,044	1,074	0	445	445	0	0	0	11,081	2,501	8,125
Western Life Assurance Company	Ind.	69	0	69	0	0	0	0	0	0	19,058	557	19,006
	Group	435	0	435	0	0	0	0	0	0	7,962	13,150	26,093
Totals - 2008 - 61 Companies/Compagnies	Ind.	282,591	45,297	327,888	112,174	74,998	187,172	50,300	18	50,318	31,534,444	3,298,642	33,281,108
Totals - 2007 - 65 Companies/Compagnies	Ind.	262,437	36,481	298,918	96,947	86,018	182,965	46,513	18	46,531	29,701,272	2,998,389	31,560,158
Totals - 2008 - 44 Companies/Compagnies	Group	137,626	43,239	180,865	51,644	69,029	120,673	10,504	80	10,584	31,629,721	2,607,252	34,306,726
Totals - 2007 - 65 Companies/Compagnies	Group	126,880	44,318	171,198	49,226	77,446	126,672	2,474	133	2,607	28,503,317	2,469,944	31,629,732

Marine

Marine

Premiums & Losses in New Brunswick - 2008 Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
ACE INA Insurance	690,000	406,000	58.84
AIG Commercial Insurance Company of Canada	4,000	1,000	25.00
Allianz Global Risks US Insurance Company	0	996,000	—
American Home Assurance Company	(313,000)	(26,000)	—
Aspen Insurance UK Limited	403,000	178,000	44.17
AXA Insurance (Canada)	1,645,000	2,020,000	122.80
AXA Pacific Insurance Company	0	(169,000)	—
Chubb Insurance Company of Canada	31,000	(1,000)	—
Commonwealth Insurance Company	0	379,000	—
Continental Casualty Company	51,000	54,000	105.88
Co-operators General Insurance Company	73,000	27,000	36.99
Great American Insurance Company	807,000	327,000	40.52
Great American Insurance Company of New York	0	1,000	—
Intact Insurance Company	10,000	6,000	60.00
Liberty Mutual Insurance Company	112,000	68,000	60.71
Lloyd's Underwriters	1,251,000	339,000	27.10
Lombard General Insurance Company of Canada	354,000	96,000	27.12
Royal & Sun Alliance Insurance Company of Canada	2,000	0	0.00
St. Paul Fire and Marine Insurance Company	144,000	(87,000)	—
Sunderland Marine Mutual Insurance Company Limited	1,004,034	0	0.00
Totals - 2008 - 20 Companies/Compagnies	6,268,034	4,615,000	73.63
Totals - 2007 - 19 Companies/Compagnies	7,999,382	3,259,000	40.74

Property

Biens

Premiums & Losses in New Brunswick - 2008
Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
ACE INA Insurance	1,102,000	(151,000)	—
Affiliated FM Insurance Company	720,000	0	0.00
AIG Commercial Insurance Company of Canada	5,363,000	307,000	5.72
Allianz Global Risks US Insurance Company	1,833,000	23,000	1.25
Allstate Insurance Company of Canada	5,497,000	1,496,000	27.21
American Bankers Insurance Company of Florida	240,000	15,000	6.25
American Home Assurance Company	933,000	3,197,000	342.66
Arch Insurance Company	64,000	22,000	34.38
Aspen Insurance UK Limited	53,000	44,000	83.02
Associated Electric & Gas Insurance Services Limited	13,000	5,000	38.46
Aviva Insurance Company of Canada	15,172,000	11,136,000	73.40
AXA Insurance (Canada)	11,082,000	15,691,000	141.59
AXA Pacific Insurance Company	244,000	9,932,000	4070.49
CAA Insurance Company (Ontario)	428,000	402,000	93.93
Canadian Farm Insurance Corp.	72,000	(2,000)	—
Canadian Northern Shield Insurance Company	143,000	286,000	200.00
Canadian Universities Reciprocal Insurance Exchange	487,000	(104,000)	—
Carleton Mutual Insurance Company	1,599,000	1,399,000	87.49
Chubb Insurance Company of Canada	2,006,000	940,000	46.86
Commonwealth Insurance Company	524,000	76,000	14.50
Continental Casualty Company	1,024,000	310,000	30.27
Co-operators General Insurance Company	20,342,000	22,849,000	112.32
COSECO Insurance Company	325,000	363,000	111.69
CUMIS General Insurance Company	1,132,000	461,000	40.72
Ecclesiastical Insurance Office Public Limited Company	1,612,000	696,000	43.18
Echelon General Insurance Company	73,000	7,000	9.59
Economical Mutual Insurance Company	10,080,000	10,074,000	99.94
Elite Insurance Company	4,648,000	4,064,000	87.44
Factory Mutual Insurance Company	7,954,000	47,461,000	596.69
Federal Insurance Company	17,000	3,000	17.65
Federated Insurance Company of Canada	221,000	36,000	16.29
Federation Insurance Company of Canada	5,337,000	5,509,000	103.22
First North American Insurance Company	37,000	5,000	13.51
Fundy Mutual Insurance Company	2,679,000	2,096,000	78.24
GCAN Insurance Company	1,473,000	90,000	6.11
Gore Mutual Insurance Company	10,000	0	0.00
Grain Insurance and Guarantee Company	1,186,000	754,000	63.58
Great American Insurance Company	50,000	120,000	240.00

Property

Biens

Premiums & Losses in New Brunswick - 2008
Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
Hartford Fire Insurance Company	61,000	23,000	37.70
Intact Insurance Company	17,738,000	19,564,000	110.29
Jewelers Mutual Insurance Company	37,000	0	0.00
Kingsway General Insurance Company	820,000	382,000	46.59
La Compagnie d'Assurances Jevco	3,000	0	0.00
Legacy General Insurance Company	32,000	(1,000)	---
Liberty Mutual Insurance Company	1,263,000	703,000	55.66
Lloyd's Underwriters	8,309,000	4,133,000	49.74
Lombard General Insurance Company of Canada	4,439,000	3,104,000	69.93
Lombard Insurance Company	13,000	158,000	1215.38
Lumbermen's Underwriting Alliance	2,713,000	(190,000)	---
Markel Insurance Company of Canada	375,000	459,000	122.40
Mitsui Sumitomo Insurance Company Limited	11,000	3,000	27.27
Novex Insurance Company	381,000	263,000	69.03
Old Republic Insurance Company of Canada	151,000	366,000	242.38
Omega General Insurance Company	61,000	(25,000)	---
Pembroke Insurance Company	2,706,000	2,925,000	108.09
Perth Insurance Company	0	7,000	---
Primum Insurance Company	1,306,000	986,000	75.50
Promutuel des Riverains, société mutuelle d'assurance générale	2,719,000	3,517,000	129.35
Promutuel Gaspésie - les Îles, Société mutuelle d'assurance générale	1,885,000	1,281,000	67.96
RBC General Insurance Company	1,331,000	0	0.00
RBC Insurance Company of Canada	168,000	107,000	63.69
Royal & Sun Alliance Insurance Company of Canada	9,666,000	7,601,000	78.64
Scottish & York Insurance Company Limited	356,000	(6,000)	---
SecuriCan General Insurance Company	223,000	121,000	54.26
Security National Insurance Company	5,818,000	5,664,000	97.35
Sompo Japan Insurance Inc.	1,000	0	0.00
SouthEastern Mutual Insurance Company	4,812,000	1,756,000	36.49
St. Paul Fire and Marine Insurance Company	626,000	1,637,000	261.50
Stanley Mutual Insurance Company	5,023,000	2,729,000	54.33
State Farm Fire and Casualty Company	13,342,000	17,688,000	132.57
TD Home and Auto Insurance Company	252,000	633,000	251.19
Temple Insurance Company	1,011,000	831,000	82.20
The Boiler Inspection and Insurance Company of Canada	325,000	102,000	31.38
The Dominion of Canada General Insurance Company	5,707,000	7,932,000	138.99

Property

Biens

Premiums & Losses in New Brunswick - 2008
Primes et sinistres au Nouveau-Brunswick - 2008

Name of Company	Direct Premiums Written	Direct Loss	Loss Ratio
Noms des compagnies	Primes directes souscrites (\$)	Sinistres supportés (\$)	Rapport (%)
The Guarantee Company of North America / La Garantie Compagnie d'Assurance de l'Amérique du Nord	380,000	250,000	65.79
The Insurance Company of Prince Edward Island	1,252,000	932,000	74.44
The Missisquoi Insurance Company	4,000	0	0.00
The Nordic Insurance Company of Canada / La Nordique compagnie d'assurance du Canada	0	(31,000)	—
The Personal Insurance Company	2,820,000	2,402,000	85.18
The Portage la Prairie Mutual Insurance Company	2,795,000	2,800,000	100.18
The Sovereign General Insurance Company	1,572,000	714,000	45.42
The Wawanesa Mutual Insurance Company	18,095,000	13,051,000	72.12
Tokio Marine & Nichido Fire Insurance Co. Ltd.	6,000	0	0.00
Traders General Insurance Company	3,564,000	3,950,000	110.83
Trafalgar Insurance Company of Canada	232,000	65,000	28.02
Triton Insurance Company	180,000	29,000	16.11
Unifund Assurance Company	2,967,000	2,850,000	96.06
Waterloo Insurance Company	287,000	252,000	87.80
Westport Insurance Corporation	105,000	7,000	6.67
XL Insurance Company Limited	142,000	1,000	0.70
Zenith Insurance Company	1,070,000	754,000	70.47
Zurich Insurance Company Ltd	5,233,000	2,055,000	39.27
Totals - 2008 - 92 Companies/Compagnies	240,163,000	254,146,000	105.82
Totals - 2007 - 95 Companies/Compagnies	237,799,000	134,271,000	56.46



